USER A CONSUMER REPORT. NO CONSUMER REPORTING AGENCY MAY FURNISH A CONSUMER REPORT TO ANY PERSON IF IT HAS REASONABLE GROUNDS FOR BELIEVING THAT THE CONSUMER REPORT WILL NOT BE USED FOR A PURPOSE LISTED IN SECTION 14-1202 OF THIS SUBTITLE.

- (B) WHENEVER A CONSUMER REPORTING AGENCY PREPARES A CONSUMER REPORT IT SHALL FOLLOW REASONABLE PROCEDURES TO ASSURE MAXIMUM POSSIBLE ACCURACY OF THE INFORMATION CONCERNING THE INDIVIDUAL ABOUT WHOM THE REPORT RELATES.
- (C) NOTWITHSTANDING THE PROVISIONS OF SECTION 14-1202, A CONSUMER REPORTING AGENCY MAY FURNISH IDENTIFYING INFORMATION RESPECTING ANY CONSUMER, LIMITED TO HIS NAME, ADDRESS, FORMER ADDRESSES, PLACES OF EMPLOYMENT, TO A GOVERNMENTAL AGENCY. [[THE REQUEST MUST SPECIFY THE REASON AND PURPOSE FOR WHICH THE INFORMATION IS SOUGHT AS IT RELATES TO A SPECIFIC FUNCTION OR ACTIVITY OF THE AGENCY. A CONSUMER REPORTING AGENCY SHALL KEEP RECORDS FOR FIVE YEARS CONCERNING ALL DISCLOSURES OF INFORMATION PURSUANT TO THIS SECTION, THE DATE UPON WHICH A DISCLOSURE WAS MADE, THE REQUESTING AGENCY EMPLOYEE MAKING THE DISCLOSURE, AND THE INFORMATION DISCLOSED.]]

## 14-1206. DISCLOSURES TO CONSUMERS.

- (A) EVERY CONSUMER REPORTING AGENCY SHALL, UPON REQUEST IN PERSON AND FROPER IDENTIFICATION OF ANY CONSUMER, PROVIDE THE CONSUMER AN EXACT COPY OF ANY FILE ON THAT CONSUMER EXCEPT ANY PART OF THE FILE WHICH CONTAINS MEDICAL INFORMATION, TOGETHER, WITH A WRITTEN EXPLANATION OF CODES OR TRADE LANGUAGE USED. THE CONSUMER REPORTING AGENCY MAY CHARGE A REASONABLE FEE NOT TO EXCEED \$5 TO THE CONSUMER FOR COPYING THE REPORT.
- (B) WHENEVER ACCESS TO A FILE OR A COPY OF A FILE HAS BEEN FURNISHED TO A CONSUMER, THE CONSUMER REPORTING AGENCY MAY DELETE THE SOURCES OF INFORMATION ACQUIRED SOLELY FOR USE IN AN INVESTIGATIVE REPORT AND USED FOR NO OTHER PURPOSE. IF ANY ACTION IS BROUGHT BY THE CONSUMER UNDER THIS SUBTITLE, THE CONSUMER REPORTING AGENCY SHALL MAKE SUCH SOURCES AVAILABLE TO THE PLAINTIFF UNDER APPROPRIATE DISCOVERY PROCEDURES.

## 14-1207. CONDITIONS OF DISCLOSURE TO CONSUMERS.

- (A) A CONSUMER REPORTING AGENCY SHALL MAKE THE DISCLOSURES REQUIRED UNDER SECTION 14-1206 OF THIS SUBTITLE DURING NORMAL BUSINESS HOURS AND ON REASONABLE NOTICE.
- (B) THE DISCLOSURES REQUIRED UNDER SECTION 14-1206 OF THIS SUBTITLE SHALL BE MADE TO THE CONSUMER
- (1) IN PERSON IF HE APPEARS IN PERSON AND FURNISHES PROPER IDENTIFICATION; OR